



PEEHIP

Quarterly



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PUBLIC EDUCATION EMPLOYEES' HEALTH INSURANCE PLAN

September 2007

Open Enrollment News

The 2007-2008 Open Enrollment Packet was mailed to all PEEHIP eligible active and retired members in late June. The Open Enrollment Packet included forms that allowed members to add new types of coverage, dependent coverage or change coverage types.

The Open Enrollment period began **July 1, 2007**, and ended **August 31, 2007**, for changes to be effective **October 1, 2007**. No Open Enrollment forms postmarked after August 31, 2007, can be accepted. If you did not make changes to your PEEHIP coverage, you will automatically remain enrolled in the same or existing plan(s), and your monthly premium will continue to be deducted from your check. However, you are required to **re-enroll** in the PEEHIP Flexible Spending Accounts, Federal Poverty Level premium discount, and the PEEHIP Children's Health Insurance Program (CHIP), if you wish to participate in any of these plans. **You may still make changes or enroll in coverages online through September 10, 2007.**

Member Online Web Service

RSA and PEEHIP members can access the Member Online Web Service by going to the RSA website at www.rsa.state.al.us and clicking on the **Member Services** link on the left side of the Home page. This link will guide you through the necessary steps to set up your account and password in order to access the online services.

PEEHIP members can make open enrollment changes through the online system through **September 10, 2007**. Active and retired PEEHIP eligible members may view, change or enroll in health insurance, while only active members may enroll in the Flexible Spending Accounts. All changes made during this time will be effective October 1, 2007.

After September 10, 2007, online open enrollment changes will **not be** accepted, and the open enrollment link will be closed. However, active and retired members have the ability to view their PEEHIP insurance coverage, view their employment data or update their personal or demographic information such as an address change at any time during the year.

PEEHIP Open Enrollment Concerns

PEEHIP has processed thousands of open enrollment forms since July 1 and several problems have come to our attention. Please review these issues and make sure you have properly submitted the forms for your insurance changes.

Some members are enrolling in new coverage but not completing the HEALTH INSURANCE AND OPTIONAL STATUS CHANGE form to notify PEEHIP to cancel existing coverage. If you have not notified PEEHIP of the insurance plan you want to cancel, you must access Member Services on our Web site by **September 10, 2007**, and cancel the insurance plans. PEEHIP will not accept written requests after August 31, 2007.

Several members are completing the HEALTH INSURANCE AND OPTIONAL STATUS CHANGE form rather than the

HEALTH INSURANCE AND OPTIONAL ENROLLMENT APPLICATION to enroll in new coverage. For example, if you do not have dental coverage but are enrolled in the PEEHIP hospital medical coverage, please complete the enrollment application if you wish to enroll in the dental coverage.

Members are requesting open enrollment changes to become effective prior to October 1, 2007. However, PEEHIP policy states that all open enrollment changes must be effective October 1, 2007. PEEHIP will process the insurance form with an October 1, 2007, effective date.

PEEHIP members can access the Member Services link through the online system to ensure that their insurance records are correct. In addition, members enrolling in new insurance plans should receive their new ID cards no later than the last week in September for October 1 coverage.

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CuraScript Specialty Pharmacy

CuraScript is PEEHIP's specialty pharmacy provider. PEEHIP members enrolled in the PEEHIP hospital medical coverage are required to have their specialty medications filled through CuraScript after the first fill at a participating retail pharmacy. CuraScript provides direct, 24-hour toll-free access to experienced pharmacists and nurses who understand the prescribed therapies.

During your first conversation with CuraScript, you will be introduced to your patient care coordinator. This team member is permanently assigned to you so that you have a consistent source of information and understanding for your complex specialty medication needs.

Your patient care coordinator will assist you with all refill reminders and delivery arrangements. Additionally, a care management team of pharmacists, nurses, social workers, and reimbursement specialists will work in conjunction with your doctor and health plan to ensure you receive comprehensive and effective pharmacy care.

The all-exclusive specialty pharmacy services consist of:

- Toll-free access to expert clinical staff to answer questions
- Ongoing monthly calls to monitor refills and side effects
- Coordinated, on-time delivery to your home or alternate address
- Support with billing and reimbursement issues

The CuraScript customer service phone number is 866-848-9870. The CuraScript fax number is 888-773-7386. The Physician Prescription call-in phone number is 877-283-2829. The website address is www.curascript.com. If your specialty medication requires a prior authorization, your physician may call the PEEHIP-exclusive toll-free Prior Authorization phone number at 800-347-5841.

The PEEHIP CuraScript exclusive specialty drug list is located on the RSA Web site. Click on the PEEHIP button, click Pharmacy Benefit, then CuraScript Specialty Drug list.

CuraScript Frequently Asked Questions

Q. Who will instruct me on how to administer my medications? A. In addition to your doctor's instruction, CuraScript's clinical team is available to provide assistance over the phone.

Q. How long does it take to receive my medication? A. Medications are generally shipped within 24 hours of CuraScript receiving your prescription(s). Deliveries are made to your location of choice.

Q. What if I have questions about my medications? A. At CuraScript, you have toll-free, 24-hour access to expert clinical staff of nurses and registered Pharmacists.

Q. Is there a fee for using CuraScript Pharmacy? A. As determined by your insurance company, you will be responsible for any co-pay, co-insurance, and/or deductibles.

Q. How easy is it to order a prescription refill? A. Your dedicated Patient Care Coordinator will call you before you run out of your prescription to coordinate the delivery of your next refill. You also have the opportunity to order refills through the website, www.curascript.com, or by calling CuraScript's toll free number 866-848-9870.

Q. Where do I get the supplies necessary to administer the medications? A. CuraScript Pharmacy will ship all standard supplies with your medications if applicable.

Q. How do I get started? A. Call toll-free 866-848-9870. A CuraScript representative will verify benefit coverage, assist with letters of medical necessity, and coordinate delivery of medications to your home, physician's office, or other location.

Medication Therapy Management Auburn University Pharmacy Program

PEEHIP would like to announce a new and exciting program that can safely and effectively help members reduce the number of medications that they take on a regular basis. The program can also optimize your medication regimen so you can get the most from your medications.

Medication therapy management (MTM) services are available to PEEHIP hospital medical plan subscribers who:

- ◆ take five or more medications on a regular basis,
or
- ◆ have a chronic condition, such as asthma, diabetes, heart disease, high blood pressure, etc., that has required an emergency room visit or hospitalization in the past 12 months.

Medication therapy management (MTM) is provided through a partnership with Auburn University's Harrison School of Pharmacy and involves face-to-face pharmacist appointments aimed at helping you get the most from your medications. MTM promotes safe and effective use of all medications including prescriptions, over-the-counter medications, herbal products and vitamins and helps people manage chronic illnesses controlled by medications. The pharmacist works to optimize your medication regimen so you get the most from your medications. During each one-on-one visit, the pharmacist reviews your medications for:

- ◆ duplicate drugs
- ◆ potential drug interaction
- ◆ adverse drug reactions
- ◆ opportunities to decrease your drug co-pays
- ◆ any medication-related issues which may impact your health

Appointments can be made for clinics located in Auburn, Birmingham, Huntsville or Tuscaloosa. To learn more about MTM or to schedule an appointment for MTM services, contact the Auburn University Pharmaceutical Care Center:

Auburn – 334-844-4099

Birmingham – 205-978-9022 or 866-796-5381 (toll free)

Huntsville – 866-796-5381 (toll free)

Tuscaloosa – 866-796-5381 (toll free)

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PEEHIP strongly encourages all members covered by PEEHIP insurance to review their paycheck stub each month to ensure the proper amount has been deducted for their PEEHIP premiums. The new payroll deduction for PEEHIP members who made changes to their insurance coverage during the Open Enrollment period will be reflected in their September check. Active members electing to join the Flexible Spending Accounts (Flex) will have their first Flex payment deducted from their October paycheck.

Please remember, if you did not make changes in your health insurance plans, your existing insurance coverage will continue and the appropriate monthly premium will continue to be deducted.

LifeStyle Solutions Manage a Healthy Lifestyle

Healthier employees mean lower healthcare costs, fewer sick days and a happier, more productive workforce. Blue Cross and Blue Shield of Alabama's LifeStyle Solutions program can help you meet this goal. LifeStyle Solutions, offered through our wellness web site www.behealthy.com, is a series of interactive programs that help people maintain a

healthy lifestyle and make positive health changes.

HealthQuotient™, an online health assessment tool, is the best method to help participants choose a program that fits their needs. Taking the health assessment is not required for participation in a LifeStyle Solutions program; however, it does recommend the best program for individuals based on their responses. Each program engages individuals through interactive tools and provides health tips and personalized to-do lists. It is important to focus

only on one program at a time. Once a program is completed, participants may move on to another program to continue improving or maintaining healthy behaviors.

LifeStyle Solutions is just one of many tools available from Blue Cross and Blue Shield of Alabama. If you would like more information about any of our wellness programs or need help starting your own workplace wellness initiative, contact your Blue Cross representative.

DentaNet News

Southland National Insurance Corporation Dental Insurance

PEEHIP members with the optional dental coverage administered by Southland National Insurance Corporation have the opportunity to save money on dental services. PEEHIP has agreed to allow members to use Southland National's DentaNet network of approved dentists. Network dentists, located across the state of Alabama, have agreed to accept a fee schedule that is typically lower than what dentists normally charge. Prospective dentists are selected based on location, reputation, stability within the community and professional credentials and licenses.

PEEHIP dental subscribers can choose to receive treatment from a DentaNet dentist and will only be responsible for their deductible and co-insurance (20% for individual coverage or 40% for family coverage). Members will not be balance-billed because network dentists have agreed to accept the DentaNet fee schedule as payment in full for services rendered. However, PEEHIP members **are not required** to use a DentaNet dentist when they use their PEEHIP dental plan.

If you choose to receive treatment from a DentaNet dentist when one is available, it should save money for both you and PEEHIP. A list of the DentaNet providers in Alabama is listed on the Southland National website at www.southlandnationalpeehip.com. You may access the DentaNet providers by county in which you reside. The toll-free phone number for Southland National Insurance Corporation is 800-476-0677.

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